

5) Remarks

The Applicant and the undersigned attorney thank the Examiner for reconsidering the present application and the new claim set. Further consideration of the application is requested in view of the following.

During the interview, it was agreed that a substitute claim set directed to aspects of the invention discussed at the interview would be submitted, and that the existing claims would be canceled. In accordance with that discussion, new claims 90-176 are presented for entry and consideration in connection with this RCE.

Other aspects of the invention discussed during the interviews, namely, the "online cash register"; a seller selecting a disbursement instrument desired for the particular transaction; the payment enabler separately approving the seller for each payment instrument; placing the seller in a tiered risk group and displaying that information to the buyer; and placing the seller in a tiered risk group and correspondingly limit the payment amount, are withdrawn from consideration in this case, without prejudice to pursuit of claims directed to such subject matter in a continuation or divisional application.

As an aid to the examiner, the following brief description/summary of certain aspects of the subject matter for which a patent is sought is provided, as presented in the various new independent claims—it being understood that this summary is being presented not by way of limitation, or formal characterization, or to be subject to an estoppel, as the summary is for the convenience of the examiner in ascertaining the differences between the subject matter of the claims, so as to thereby facilitate examination.

Claim 90 and its associated dependent claims are directed to, among other things, aspects of the invention in a method for a payment enabler as follows: in response to a proposed transaction between a buyer and a seller facilitated by a transaction facilitator and redirection of a buyer computer to a payment enabling system, displaying information to the buyer computer for enabling the buyer to select a payment instrument, the information including and displaying identical branding indicia as the branding indicia of the transaction facilitator.

Claim 101 and its associated dependent claims are directed to, among other things, aspects of the invention in a method for a payment enabler as follows, in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator and

redirection of the seller computer to the payment enabling system, displaying information to the seller computer for enabling the seller to select a disbursement instrument, the information including and displaying identical branding indicia as the branding indicia of the transaction facilitator.

Claim 128 and its associated dependent claims are directed to, among other things, aspects of the invention in a method (not limited to a payment enabler) as follows: displaying information from a payment enabling system to the seller's computer for enabling the seller to select a disbursement instrument, the information including and displaying to the seller computer identical branding indicia as the branding indicia of the transaction facilitator, and displaying information from the payment enabling system to the buyer's computer for enabling the buyer to select a payment instrument, the information including and displaying to the buyer computer identical branding indicia as the branding indicia of the transaction facilitator.

Claim 113 and its associated dependent claims are directed to, among other things, aspects of the invention in a method for a payment enabler as follows: displaying information from a payment enabling system to the seller's computer for enabling the seller to select a disbursement instrument, the information including and displaying to the seller computer identical selected branding indicia as the selected branding indicia of the transaction facilitator, and displaying information from the payment enabling system to the buyer's computer for enabling the buyer to select a payment instrument, the information including and displaying to the buyer computer identical branding indicia as the branding indicia of the transaction facilitator.

Claim 162 and its associated dependent claims are directed to, among other things, aspects of the invention in an online commerce system including a transaction system and a payment enabling system as follows: a payment enabling system is operative in response to redirection of the seller computer for displaying information to the seller computer for enabling the seller to select a disbursement instrument, the seller displayed information including identical branding indicia as the branding indicia of the transaction facilitator, and the payment enabling system operative in response to redirection of the buyer computer for displaying information to the buyer computer for enabling the buyer to select a payment instrument, the buyer displayed information including identical branding indicia as the branding indicia of the transaction facilitator.

Claim 154 and its associated dependent claims are directed to, among other things, aspects of the invention in an online commerce system including a transaction system and a payment enabling system as follows: the payment enabling system being operative in response to redirecting of the seller computer for displaying information to the seller computer for enabling the seller to select a disbursement instrument, the seller displayed information including identical branding indicia as the branding indicia of the transaction facilitator.

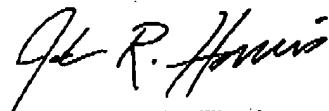
Claim 143 and its associated dependent claims are directed to, among other things, aspects of the invention in an online commerce system including a transaction system and a payment enabling system as follows: the payment enabling system being operative in response to redirecting of the buyer computer for displaying information to the buyer computer for enabling the buyer to select a payment instrument, the buyer displayed information including identical branding indicia as the branding indicia of the transaction facilitator.

As discussed during the interview, support, enablement, and written description of these aspects of the invention(s) claimed is found in the specification, among other places, in FIG. 91, FIG. 9 (steps 920, 930), FIG. 10 (steps 920, 930), and FIG. 11 (steps 920, 930), and the corresponding discussion on pages 16 and 36-41.

It is submitted that the new claims recite inventions that are novel and non-obvious over any of the art cited by the Examiner, as no art teaches or discloses the various aspects of an online commerce system and methods for enabling payment from a buyer to a seller in connection with an online transaction involving the display of the same branding information as that of the transaction facilitator on a payment enabling system operated by a third party, as set forth in various claims presented herein. Thus, the foregoing is submitted as a full and complete response to the Office Action mailed April 23, 2003 and is believed to place all claims in the application in condition for allowance.

If the Examiner believes that there are any issues that can be resolved by telephone conference, or if there are any informalities that may be addressed by an Examiner's amendment, please contact the undersigned at (404) 233-7000.

Respectfully submitted,



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